

DECLARATION

As a below named inventor, I hereby declare that:
My residence, post office address and citizenship are as stated below next to my name.

	int inventor of the subject matter which is on the entitled Loan Compliance Auditing scheck one):	
was filed on	as Application Serial No.	and
(if applicable) was amended on	as Application Serial No	
specification, including the claims, as acknowledge the duty to disclose info	d understand the contents of the above-ider amended by any amendments referred to a formation of which I am aware and which is cordance with Title 37, Code of Federal Re	above. I material to the
statements made on information and be statements were made with the knowled punishable by fine or imprisonment, o	ade herein of my own knowledge are true a pelief are believed to be true; and further the edge that willful false statements and the lor both, under Section 1001 of Title 18 of the ments may jeopardize the validity of the ap	nat these ike so made are he United States
Full name of inventor: Frank D. Tutt	tle	
Inventor's Signature: Post Office Address and Residence: 38 Citizenship: United States of Americ	Date: 3/2/ 8 Cedarbrook, Irvine, California 92620 ca	12000

Applicant or Patentee:

Frank D. Tuttle

Application No.:

To Be Assigned

Filed: Title:

Herewith

Attorney's Docket No.:

Loan Compliance Auditing System And Method

800470

ELECTION UNDER 37 CFR 3.73 AND POWER OF ATTORNEY

The undersigned, being the Assignee of record of the entire interest in the above-identified application by virtue of an assignment recorded in the United States Patent and Trademark Office as set forth below, hereby revokes all previous Power of Attorney and hereby appoints the following attorneys, as its agents with full power of substitution to prosecute the subject application and to transact all business in the Patent and Trademark Office connected therewith: Douglas D. Russell, Registration No. 40,152; and Gail M. Taylor Russell, Registration No. 36,290.

Please send all correspondence and direct all telephone calls to:

Gail M. Taylor Russell 4807 Spicewood Springs Road Building 1, Suite 1200 Austin, Texas 78759-8444

Telephone

(512) 338-4601

Facsimile

(512) 338-4651

Pursuant to 37 C. F. R. § 3.73, the undersigned has reviewed the Assignment to Assured Regulatory Compliance, Inc., referenced below, and certifies that to the best of my knowledge and belief, title remains in the name of the Assignee.

ASSIGNEE:

Assured Regulatory Compliance, Inc.

38 Cedarbrook

Irvine, California 92620

NAME OF PERSON SIGNING:

Frank D. Tuttle

TITLE IN ORGANIZATION:

Chairman of the Board and Chief Technical Officer

Date 3/2/2000

ADDRESS OF PERSON SIGNING:

38 Cedarbrook

Irvine, California 92620

SIGNATURE:

Assignment:

[X] Concurrently filed

Previously filed